

SERFF Tracking Number: AMAX-125614059 State: Arkansas  
Filing Company: American Association of Insurance Services State Tracking Number: #23735 \$100  
Company Tracking Number: AAIS-2008-18CL  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: Commercial Liability  
Project Name/Number: CL CW War and Military Action - Excl Endt AAIS-2008-18CL/AAIS-2008-18CL

## Filing at a Glance

Company: American Association of Insurance Services

Product Name: Commercial Liability SERFF Tr Num: AMAX-125614059 State: Arkansas  
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #23735 \$100  
Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: AAIS-2008-18CL State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding  
Author: SPI AAIS Disposition Date: 04/29/2008  
Date Submitted: 04/17/2008 Disposition Status: Approved

Effective Date Requested (New): 09/01/2008 Effective Date (New):  
Effective Date Requested (Renewal): Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: CL CW War and Military Action - Excl Endt AAIS-2008-18CL Status of Filing in Domicile: Pending

Project Number: AAIS-2008-18CL Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 04/29/2008

State Status Changed: 04/29/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: AAIS-2008-18CL

Commercial Liability Program

New Mandatory Endorsement

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Dear Sir or Madam:

On behalf of our affiliated companies, the American Association of Insurance Services (AAIS) is filing a new endorsement for use with Commercial Liability policies on a mandatory basis to replace the war exclusion contained in the Commercial Liability policies.

The Filing Memorandum provides a description of the material being proposed at this time. Copies of all materials are enclosed.

We propose that the endorsement described in this filing become effective September 1, 2008. Companies will be advised to take the filing action outlined in the attached company action exhibit.

Please be advised that, upon approval, the materials that are the subject of this filing may also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same materials electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

Sincerely,

Pallavi U. Shah  
Senior Filings Specialist  
Pallavis@AAISonline.com

## Company and Contact

### Filing Contact Information

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PallaviS@aaisonline.com  
(630) 681-8347 [Phone]  
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**Filing Company Information**

American Association of Insurance Services	CoCode: 31400	State of Domicile: Delaware
1745 S. Naperville Road	Group Code:	Company Type:
Wheaton, IL 60187-8132	Group Name:	State ID Number:
(630) 681-8347 ext. [Phone]	FEIN Number: 36-2021360	
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*SERFF Tracking Number:*      *AMAX-125614059*      *State:*      *Arkansas*  
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## **Filing Fees**

*Fee Required?*      *No*  
*Retaliatory?*      *No*  
*Fee Explanation:*  
*Per Company:*      *No*

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Edith Roberts	04/29/2008	04/29/2008

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## **Disposition**

Disposition Date: 04/29/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	CL CW Filing Memo	Approved	Yes
Supporting Document	Forms Company Action Exhibit	Approved	Yes
Form	Exclusion -- War and Militaty Action	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion -- War and Militaty Action	GL 0163	01 08	Endorseme New nt/Amendm ent/Condi tions		44.48	GL 0163.PDF



## EXCLUSION -- WAR AND MILITARY ACTION

The Commercial Liability Coverage is amended as follows:

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### EXCLUSIONS

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The exclusion relating to injury or damage that arises out of war is deleted and replaced by the following:

"We" do not pay for "bodily injury" or "property damage" (or "personal injury" or "advertising injury", if provided by the Commercial Liability Coverage) caused directly or indirectly by the following:

- a. war, including undeclared or civil war; or
- b. warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- c. insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

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## **Rate Information**

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## Supporting Document Schedules

**Review Status:**  
**Bypassed -Name:** Uniform Transmittal Document-  
Property & Casualty **Approved** 04/29/2008  
**Bypass Reason:** Not Applicable  
**Comments:**

**Review Status:**  
**Satisfied -Name:** CL CW Filing Memo **Approved** 04/29/2008  
**Comments:**  
**Attachment:**  
CL CW Filing Memo.PDF

**Review Status:**  
**Satisfied -Name:** Forms Company Action Exhibit **Approved** 04/29/2008  
**Comments:**  
**Attachment:**  
Forms Company Action Exhibit.PDF

**AMERICAN ASSOCIATION OF INSURANCE SERVICES'**  
**Commercial Liability -- Endorsements**  
**Filing Memorandum**

AAIS is filing a new endorsement for use with Commercial Liability policies on a mandatory basis to replace the war exclusion contained in the Commercial Liability policies.

Previously, the terrorism exclusion endorsements that addressed non-certified acts of terrorism restated the War And Military Action Exclusion. AAIS withdrew those endorsements in a previous filing, since the Terrorism Risk Insurance Program Reauthorization Act of 2007 eliminated the distinction between foreign and domestic terrorism. The War And Military Action Exclusion language initially filed in those now withdrawn non-certified acts of terrorism endorsements is now being filed under all exclusion terms of the Commercial Liability policies. The anti-concurrent causation language, however, has been removed since similar language is already contained in the lead-in to the respective coverage exclusion sections within the Commercial Liability Policies.

This memorandum describes the new endorsement. A copy of the new endorsement described below is included with this filing.

**GL 0163 01 08 - EXCLUSION -- WAR AND MILITARY ACTION**

Endorsement GL 0163 01 08 replaces the war exclusions of the Commercial Liability policies.

# **AMERICAN ASSOCIATION OF INSURANCE SERVICES**

## **COMPANY ACTION EXHIBIT**

### **ARKANSAS**

#### **FORMS**

Companies that have granted AAIS filing authority for forms and endorsements for this line of insurance:

- can adopt an AAIS forms and endorsements filing, without modifications, on the effective date designated by AAIS without notifying the Arkansas Insurance Department (ARID).
- can adopt an AAIS forms and endorsements filing on an earlier effective date by notifying the ARID at least 30 days before their chosen effective date.
- can adopt an AAIS forms and endorsements filing on a later effective date by notifying the ARID at least 30 days before the effective date designated by AAIS.
- can modify an AAIS forms and endorsements filing by establishing an effective date and submitting their modifications to the ARID at least 30 days before their chosen effective date.
- can choose not to adopt an AAIS forms and endorsements filing by notifying the ARID on or before the effective date designated by AAIS.

Companies that have not granted AAIS filing authority for forms and endorsements for this line of insurance:

- can adopt an AAIS forms and endorsements filing by establishing an effective date and making a reference filing with the ARID at least 30 days before their chosen effective date.

Include the AAIS and state file numbers in all correspondence with the ARID.